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## PATENT APPLICATION

TRANSMITTAL  
(37 CFR §1.53(b))

Atty Docket No.: 3689/18US Total Pages: 34

First Inventor or Application Identifier: New York Life Insurance Co.

Express Mail Label No. (37 CFR 1.10): EV 330371635US

Mail Stop: PATENT APPLICATION  
 Commissioner for Patents  
 P.O. Box 1450  
 Alexandria, VA 22313-1450

Re: Applicant(s) or Identifier: New York Life Insurance Co.  
 Serial No. : To Be Assigned  
 Filed : Herewith  
 Title : METHODS AND SYSTEMS FOR PROVIDING  
 JUVENILE INSURANCE PRODUCT WITH  
 PREMIUM WAIVER FEATURE

Kindly file the annexed papers indicated below:

Original application for Patent including Specification (31 Pages) and Drawing (3 pages, Figs. 1-3)  
 Notice of Non-Publication Request  
 Declaration and Power of Attorney  
 Assignment and Recordation Cover Sheet  
 Return Receipt Postcard

The fee has been calculated as follows:

	Claims	Claims Paid for	Extra	Rate (Sm. Ent.)	Fee	Rate	Fee
<b>BASIC FILING FEE</b>				\$ 375	\$	\$750	\$750
Total	20	- 20 =	0	x \$9	\$	\$18	\$0
Indep.	4	- 3 =	1	x \$42	\$	\$84	\$ 84
<b>MULTIPLE DEPENDENT CLAIM PRESENT</b>				+ \$140	\$	\$0	\$0
				<b>TOTAL</b>	<b>\$</b>		<b>\$834</b>

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**Correspondence address: Use Customer Number 29858.**

Dated: 11/26/03

Respectfully Submitted,

By:

  
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<b>NONPUBLICATION REQUEST UNDER 35 U.S.C. 122(b)(2)(B)(i)</b>	First Named Inventor	New York Life Insurance Co.
	Title	METHODS AND SYSTEMS FOR PROVIDING JUVENILE INSURANCE PRODUCT WITH PREMIUM WAIVER FEATURE
	Atty Docket Number	3689/18US

I hereby certify that the invention disclosed in the attached application **has not and will not be** the subject of an application filed in another country, or under a multilateral agreement, that requires publication at eighteen months after filing.

I hereby request that the attached application not be published under 35 U.S.C. 122(b).

11/26/03

Date



Signature

Antonio Papageorgiou, Reg. No.53,431

Typed or printed name

This request must be signed in compliance with 37 CFR 1.33(b) and submitted with the application **upon filing**.

Applicant may rescind this nonpublication request at any time. If applicant rescinds a request that an application not be published under 35 U.S.C. 122(b), the application will be scheduled for publication at eighteen months from the earliest claimed filing date for which a benefit is claimed.

If applicant subsequently files an application directed to the invention disclosed in the attached application in another country, or under a multilateral international agreement, that requires publication of applications eighteen months after filing, the applicant **must** notify the United States Patent and Trademark Office of such filing within forty-five (45) days after the date of the filing of such foreign or international application. **Failure to do so will result in abandonment of this application (35 U.S.C. 122(b)(2)(B)(iii)).**

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